instruction to pay the available bill;

a plurality of biller network stations associated with a plurality of different billers, a first of the plurality of biller network stations being associated with a first of the plurality of different billers and operable, in real time, to receive the transmitted information and to determine the amount of the available bill based upon the received information; and

a central network station operable to receive the determined amount of the available bill and the transmitted pay instruction, in real time, and to direct payment of the determined amount of the available bill based upon the transmitted instruction to pay that available bill.

2.(AMENDED) A network according to claim 1, wherein:

the central network station is further operable to transmit bill availability information identifying at least two available bills for the first user; and

the first user network station is further operable to receive the transmitted bill availability information, to select the available bill from the identified at least two available bills, and to transmit a request for the available bill based upon the selection prior to transmitting the relevant information.

3.(AMENDED) A network according to claim 2, wherein the bill availability information identifies the available bill without identifying an amount of the available bill.

13.(AMENDED) A method according to claim 10, further comprising the steps of:

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transmitting, in real time, bill availability information identifying the available bill, from the third network location;

transmitting, in real time, a request for the identified available bill; and

transmitting, in real time, the available bill, including a previously determined amount of the available bill, responsive to the transmitted request for the available bill, from the second location;

wherein the relevant information includes a requested modification to the previously determined amount.

14. (AMENDED) A method according to claim 10, further comprising the steps of:

storing, in a database, bill availability information identifying the available bill;

transmitting the stored bill availability information, from the third network location;

receiving the transmitted bill availability information at the first location;

wherein the available bill is identified in the received transmitted bill availability information as requiring information relevant to the bill amount.

15. (AMENDED) A method according to claim 14, further comprising the step of:

storing the received amount in the database.

16. (AMENDED) A electronic bill payment system, comprising:

a database configured to store bill availability information identifying available bills of a plurality of different billers for a plurality of different users;

a processor configured (i) to receive a real time network communication of an amount of one of the available bills identified in the stored bill availability information for a first of a plurality of different users from a first of the plurality of different billers and a real time network communication of an instruction to pay the one available bill from the first user, (ii) to generate a directive to pay the amount of the one available bill based upon the received pay instruction, and (iii) to store the amount in the database in association with the bill availability information identifying the one available bill.

17. (AMENDED) A system according to claim 16, wherein:

the processor is further configured to transmit the stored bill availability information identifying the one available bill for the first user, prior to receiving the real time network communication of the amount and of the instruction to pay.

18. (AMENDED) A system according to claim 16, wherein:

the database is further configured to store the bill availability information so as to further identify those of the identified available bills which require information relevant to the amount of those bills; and

the one available bill is one of those of the plurality of available bills further identified as requiring relevant information.

19. (AMENDED) A system according to claim 16, wherein:
the database is further configured to store a previously received amount of the available bill and the received amount of the one available bill.

20. (AMENDED) An article of manufacture for paying bills electronically, comprising:

a computer readable storage medium; and

computer programming stored on the medium and configured to be readable from the medium by a computer processor and thereby cause the processor to operate in real time so as to:

transmit, to a first of a plurality of different users, bill availability information identifying an available bill of a first of a plurality of different billers for the first user;

receive, subsequent to the transmission, a communication of an amount of the available bill of the first biller for the first user determined by the first biller;

receive a communication of an instruction of the first user to pay the available bill; and

generate a directive to pay the received amount of the available bill based upon the received pay instruction.

23. (AMENDED) An article of manufacture according to claim 20, wherein the computer programming is further configured to cause the processor to operate in real time so as to:

receive a communication requesting bills of the first user, with the bill availability information being transmitted responsive to the received communication requesting bills.

24. (AMENDED) An article of manufacture according to claim 20, wherein the transmitted bill availability information includes an indication that the available bill requires information relevant to the amount of the available bill.

Please add new claims 26-28 as follows.

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26. A method of instructing payment of electronic bills in a single on-line user session, comprising the steps of:

transmitting, from a user station to a biller station, information relevant to an amount of an available bill;

determining, at a biller station, the amount of the available bill based upon the transmitted information;

transmitting, from the biller station to the user station, the determined amount;

transmitting, from the user station after transmission of the determined amount from the biller station, an instruction to pay the determined amount; and

receiving, at a payment service provider station, the transmitted instruction to pay the determined amount.

27. A method according to claim 26, further comprising:

transmitting, from the payment service provider station to the user station, bill availability information identifying the available bill;

wherein the information relevant to the amount of the available bill is transmitted from the user station responsive receipt of the transmitted bill availability information identifying the available bill.

28. A method according to claim 27, further comprising:

storing information indicative of the available bill,

wherein the transmitted bill availability information is

generated based on the stored information; and

storing the determined amount in association with the

previously stored information indicative of the available bill

based on the received payment instruction.